

Percentile distribution of the balance due on all credit cards for undergraduates who carried a balance: 1999-2000

Institutional and Student Characteristics	Percent with any balance due	Balance due on all credit cards				
		Centile 10th %	Centile 25th %	Centile 50th %	Centile 75th %	Centile 90th %
Total	44.7	\$201	\$544	\$1,435	\$3,593	\$7,164
4-year sector *						
Public and private not-for-profit	42.2	212	574	1,457	3,480	7,216
Public	44.0	223	566	1,506	3,405	7,129
Private, not-for-profit	37.9	183	551	1,487	3,763	8,006
Institution type *						
Public	45.4	200	536	1,481	3,921	7,825
Public less-than-2-year	44.4	196	588	1,077	2,910	9,206
Public 2-year	46.7	209	515	1,476	4,029	8,137
Public 4-year, non-doctorate-granting	46.6	208	507	1,376	3,000	7,050
Public doctorate-granting	42.5	232	604	1,581	3,563	7,194
Private, not-for-profit	37.8	177	520	1,468	3,716	7,896
Private nfp, less-than-4-year	35.6	108	300	657	2,097	5,060
Private nfp, 4-year non-PhD-granting	41.3	203	624	1,848	4,114	8,154
Private nfp, doctorate-granting	33.0	179	470	1,369	2,991	7,090
Private, for-profit	52.9	162	403	1,295	2,979	7,196
More than one institution	46.6	225	630	1,647	4,136	7,867
Class level in 1999-2000						
Graduating senior	43.6	328	884	1,983	4,799	8,197
All other undergraduates	44.9	193	524	1,382	3,462	7,065
Attendance intensity						
Exclusively full-time	42.4	162	449	1,168	2,823	5,533
Mixed full-time and part-time	49.0	212	567	1,500	3,964	7,053
Exclusively part-time	46.3	255	671	2,071	4,984	9,696
Attendance status						
Full-time, full year	40.7	173	459	1,180	2,785	5,176
Full-time, part year	47.8	175	504	1,233	2,978	7,187
Part-time, full year	47.4	217	662	1,845	4,802	9,156
Part-time, part year	47.0	212	615	1,997	4,768	8,839
Undergraduate program *						
Certificate	46.9	180	466	1,437	3,738	7,412
Associate's degree	48.6	175	513	1,405	3,939	8,035
Bachelor's degree	42.2	218	585	1,478	3,537	7,224
No undergraduate degree	33.7	154	517	1,576	3,516	9,250

See footnote at end of table.

Percentile distribution of the balance due on all credit cards for undergraduates who carried a balance: 1999-2000—Continued

Institutional and Student Characteristics	Percent with any balance due	Balance due on all credit cards				
		Centile 10th %	Centile 25th %	Centile 50th %	Centile 75th %	Centile 90th %
Gender						
Male	41.6	209	544	1,421	3,670	7,470
Female	47.0	192	534	1,500	3,877	7,659
Race						
One race						
White	43.2	210	578	1,508	3,805	7,551
Black or African American	56.3	208	471	1,128	3,030	6,468
Asian	31.4	104	335	1,099	3,654	6,486
American Indian/Alaska Native	49.1	153	693	2,103	3,937	9,035
Native Hawaiian/other Pacific Islander	42.5	225	427	1,510	3,041	5,186
Other race	49.9	251	637	1,513	3,287	6,481
More than one race	49.3	147	460	1,415	2,980	8,071
Hispanic or Latino (any race)						
Not Hispanic or Latino	43.9	200	542	1,444	3,625	7,262
Hispanic or Latino	51.6	226	572	1,513	3,518	7,122
Dependency and income level in 1998						
Dependent						
Less than \$20,000	42.8	154	505	987	2,126	4,204
\$20,000-\$39,999	44.2	142	377	978	2,054	4,840
\$40,000-\$59,000	40.3	182	477	1,066	2,575	5,082
\$60,000-\$79,999	39.6	180	423	950	2,030	4,380
\$80,000-\$99,999	34.3	161	313	822	2,282	5,002
\$100,000 or more	29.9	139	383	922	2,285	4,240
Independent						
Less than \$10,000	52.1	223	481	1,415	3,458	6,201
\$10,000-\$19,999	58.1	183	499	1,571	3,731	7,417
\$20,000-\$29,999	55.4	269	675	2,046	4,910	8,330
\$30,000-\$49,999	51.7	316	1,014	2,667	5,604	9,903
\$50,000 or more	39.1	449	1,065	3,184	7,028	12,982
Dependency status						
Dependent	38.8	153	427	952	2,095	4,821
Independent	50.1	288	708	1,962	4,749	9,149
No dependents, unmarried	50.2	225	731	1,939	5,006	8,932
Married, no children	39.2	353	1,053	2,808	5,752	11,255
Single parents	60.2	231	558	1,568	3,696	8,132
Married parents	48.5	304	824	2,366	5,606	10,261

See footnote at end of table.

Percentile distribution of the balance due on all credit cards for undergraduates who carried a balance: 1999-2000—Continued

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		Centile 10th %	Centile 25th %	Centile 50th %	Centile 75th %	Centile 90th %
Age as of 12/31/99						
18 years or younger	30.1	91	301	721	1,311	1,972
19-23 years	42.2	169	460	995	2,623	5,240
24-29 years	54.8	235	593	1,773	4,074	7,867
30-39 years	50.3	337	885	2,566	5,806	10,440
40 years or older	41.3	296	844	3,037	6,196	11,428
Parents' education						
High school diploma or less	48.6	183	553	1,658	3,915	8,322
Some postsecondary education	48.2	208	549	1,466	3,625	6,875
Bachelor's degree or higher	39.5	198	514	1,349	3,278	6,640
Disability or difficulty						
No disability reported	44.1	197	545	1,427	3,573	7,043
Some type of disability reported	51.2	237	529	1,602	4,153	8,326
Average hours worked while enrolled						
Did not work	33.8	172	439	1,188	3,256	6,015
Worked part time	44.1	194	476	1,151	3,001	5,958
Worked full time	49.9	242	676	1,897	4,616	9,033

* Refers to NPSAS institution only.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NPSAS:2000).